

What is claimed is:

[Claim 1] A method for facilitating remote configuration of a RF module for RF transaction completion comprising:

- a. providing a RF module configured for use with a mobile device including a mobile device microprocessor, the RF module configured to be in physical and logical communication with the mobile device microprocessor;
- b. facilitating mutual authentication between a personalization unit and the RF module; and
- c. providing the personalization file to the RF module via the mobile device microprocessor to enable the RF module for RF transaction processing, the personalization file being provided by a RF module account issuer system personalization unit.

[Claim 2] A method of claim 1, comprising providing the RF module with an authentication key prior to providing the RF module to the mobile device.

[Claim 3] A method of claim 1, comprising communicating with the RF module via a mobile device account issuer to facilitate mutual authentication between the personalization system and the RF module.

[Claim 4] A method of claim 1, comprising communicating with the RF module to supply the personalization file via the mobile device subsequent to communicating with the mobile device account issuer, wherein communication with the mobile device account issuer is established prior to communicating with the RF module.

[Claim 5] A method of claim 4, comprising verifying that the RF module is valid for personalization by the personalization unit.

[Claim 6] A method of claim 1, comprising providing the personalization file to the RF module via a mobile device account provider.

[Claim 7] A method of claim 1, comprising providing the personalization file to the RF module through direct communication.

[Claim 8] A method of claim 1, comprising providing the personalization file to the RF module via a mobile device universal bus (USB), the mobile device USB being in communication with the personalization unit and with the mobile device microprocessor.

[Claim 9] A computer-readable storage medium containing a set of instructions for a general purpose computer configured for:

- a. providing a RF module for use with a mobile device including a mobile device microprocessor, the RF mobile device configured to be in physical and logical communication with the mobile device microprocessor;
- b. facilitating mutual authentication between a personalization unit and the RF module; and
- c. providing the personalization file to the RF module via the mobile device microprocessor to enable the RF module for RF transaction processing, the personalization file being provided by a RF module account issuer system personalization unit.

[Claim 10] A system for remotely configuring a RF module for RF transaction completion comprising:

- a. a RF module device configured to be in physical and logical communication with a mobile device microprocessor, said RF module device including a RF module device database configured to store a personalization file, the mobile device microprocessor configured to provide the personalization file to the RF module database for storage;
- b. a mobile device account issuer, the mobile device account issuer configured to communicate with the RF module device via the mobile device microprocessor, and
- c. a RF module device account issuer comprising a personalization unit, the personalization unit configured to provide the personalization file to the RF module device.

[Claim 11] A system of claim 10, wherein the personalization file is provided to the RF module device via the mobile device account issuer, the mobile device account issuer configured to communicate with a RF module device account issuer for receiving the personalization file.

[Claim 12] A system of claim 11, wherein the mobile device includes a universal bus (USB) connector in communication with the RF module device via the mobile device microprocessor for providing the personalization file to the RF module.

[Claim 13] A system of claim 10, wherein the personalization file is provided to the RF module subsequent to the mobile device communicating to the mobile account issuer that a RF module is to be personalized.